Case 17-10401-TPA Doc 116 Filed 08/28/21 Entered 08/29/21 04:26:43 Description Description

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

FILED 8/26/21 8:17 am CLERK U.S. BANKRUPTCY

IN RE: DENNIS F COX	U.S. BANKRUPT COURT - WDPA
LISA L. COX	Case No.:17-10401 TPA
Debtor(s)	
	Chapter 13
Ronda J. Winnecour	
Movant	Document No.: 107
vs.	
No Repondents.	

ORDER OF COURT

AND NOW, this _____day of ____August ____, 20^{21} _, upon consideration of the Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements, and following notice to the creditors and an opportunity to be heard, it is hereby ORDERED, ADJUDGED and DECREED, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

.S. BANKRUPTCY JUDGE **Ijm**

Case 17-10401-TPA Doc 116 Filed 08/28/21 Entered 08/29/21 04:26:43 Desc Imaged Certificate of Notice Page 2 of 5

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 17-10401-TPA
Dennis F Cox Chapter 13

Lisa L. Cox Debtors

CERTIFICATE OF NOTICE

District/off: 0315-1 User: aala Page 1 of 4
Date Rcvd: Aug 26, 2021 Form ID: pdf900 Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2021:

Recip ID db/jdb	+	Recipient Name and Address Dennis F Cox, Lisa L. Cox, 11379 Beuchat Road, Guys Mills, PA 16327-5111
cr	+	BANK OF AMERICA, N.A., 16001 N. Dallas Pkwy, Addison, TX 75001-3311
cr	+	First National Bank of Pennsylvania, c/o Donna Donaher, One North Shore Center, 12 Federal Street, First Floor, Pittsburgh, PA 15212-5752
14415113	+	Bank of America, PO Box 15227, Wilmington, DE 19886-5227
14665117		Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14406695	+	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
14406696	+	First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363
14406697	+	Holiday Financial Services, 715 West 38th Street, Erie, PA 16508-2626
14406703	+	PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
14406705	+	Target, C/O Financial & Retail Services, Mailstopn BT, PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID	_	Notice Type: Email Address Email/Text: bncmail@w-legal.com	Date/Time	Recipient Name and Address
Ci	,	Eman/ reat. oneman@w-regal.com	Aug 26 2021 23:16:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14632139		Email/Text: ally@ebn.phinsolutions.com	Aug 26 2021 23:15:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14406688	+	Email/Text: ally@ebn.phinsolutions.com	Aug 26 2021 23:15:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14406691		Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 26 2021 23:15:00	Citizens Bank, Attn: Bankruptcy, 443 Jefferson Boulevard, Ms Rjw-135, Warwick, RI 02886
14520759		Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 26 2021 23:15:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14707799	+	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	M Aug 26 2021 23:15:00	COMENITY CAPITAL BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14406689	+	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 26 2021 23:13:32	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14664359	+	Email/Text: bnc@bass-associates.com	Aug 26 2021 23:15:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
14406690	+	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 26 2021 23:23:57	Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14406692		Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	M Aug 26 2021 23:15:00	Comenity Bank / Bon Ton, Attn: Bankruptcy, Po Box 18215, Columbus, OH 43218
14415114	+	Email/Text: rkiser@co.crawford.pa.us	Aug 26 2021 23:16:00	Crawford County Tax Claim Bureau, 903

Case 17-10401-TPA Doc 116 Filed 08/28/21 Entered 08/29/21 04:26:43 Desc Imaged Certificate of Notice Page 3 of 5

District/off: 0315-1 User: aala Page 2 of 4
Date Rcvd: Aug 26, 2021 Form ID: pdf900 Total Noticed: 35

			Diamond Park, Meadville, PA 16335-2694
14406693		ng 26 2021 23:23:44	Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
14406706	+ Email/PDF: Citi.BNC.Correspondence@citi.com Au	ng 26 2021 23:23:44	Visa Dept Store National Bank / Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14415310	Email/Text: mrdiscen@discover.com Au	ng 26 2021 23:15:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14406694	+ Email/Text: mrdiscen@discover.com Au	ag 26 2021 23:15:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14406699	+ Email/Text: sbse.cio.bnc.mail@irs.gov Au	ng 26 2021 23:15:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14406701	+ Email/Text: PBNCNotifications@peritusservices.com Au	ng 26 2021 23:15:00	Kohls / Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
14696869	+ Email/Text: bankruptcydpt@mcmcg.com Au	ng 26 2021 23:16:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14694831	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.co Au	om ng 26 2021 23:13:29	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14408039	+ Email/PDF: rmscedi@recoverycorp.com	ng 26 2021 23:13:36	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14406702	+ Email/PDF: gecsedi@recoverycorp.com	ng 26 2021 23:13:36	PayPal Credit, PO Box 5138, Timonium, MD 21094-5138
14413017	Email/Text: RVSVCBICNOTICE1@state.pa.us Au	ag 26 2021 23:16:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14678280	Email/Text: bnc-quantum@quantum3group.com Au	ng 26 2021 23:15:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14951981	+ Email/Text: bncmail@w-legal.com Au	ng 26 2021 23:16:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14406704	+ Email/PDF: gecsedi@recoverycorp.com	ng 26 2021 23:13:36	Synchrony Bank / Amazon, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or # out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., The Bank of New York Mellon Fka The Bank, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., The Bank of New York Mellon Fka The Bank, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.
cr		Bank of America, N.A., The Bank of New York Mellon Fka The Bank, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.

Case 17-10401-TPA Doc 116 Filed 08/28/21 Entered 08/29/21 04:26:43 Desc Imaged Certificate of Notice Page 4 of 5

District/off: 0315-1 User: aala Page 3 of 4
Date Rcvd: Aug 26, 2021 Form ID: pdf900 Total Noticed: 35

Bank of America, N.A., The Bank of New York Mellon Fka The Bank, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK

OF AMERICA N A, N.A.

r Bank of America, N.A., The Bank of New York Mellon Fka The Bank, EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK

OF AMERICA N A, N.A.

r Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E,

C/O BANK OF AMERICA N A, N.A.

cr Bank of America, N.A., THE BANK OF NEW YORK MELLON FKA THE BANK, EQUITY LOAN TRUST, SERIES 2004-E,

C/O BANK OF AMERICA N A, N.A.

cr Bank of America, N.A., EQUITY LOAN TRUST, SERIES 2004-E, C/O BANK OF AMERICA N A, N.A.

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO

CT THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, EQUITY LOAN TRUST, SERIES 2004-E, C/O

BANK OF AMERICA N A, N.A.

cr The Bank Of New York Mellon FKA The Bank Of New Yo

14666313 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW, YORK AS SUCCESSOR INDENTURE TRUSTEE TO,

JPMORGAN CHASE BANK, N.A., AS INDENTURE, TRUSTEE FOR THE CWABS REVOLVING HOME, EQUITY LOAN

TRUST, SERIES 2004-E, C/O BANK OF AMERICA, N.A.

cr *+ PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

14406700 *+ Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027

14406698 * Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230

TOTAL: 18 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2021 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York As Successor et. al.

bnicholas@kmllawgroup.com

Daniel P. Foster

on behalf of Debtor Dennis F Cox dan@mrdebtbuster.com

katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Joint Debtor Lisa L. Cox dan@mrdebtbuster.com

katie@mrdebtbuster.com; kaitlyn@mrdebtbuster.com; kristen@mrdebtbuster.com; fosterlaw@ecf. inforuptcy.com, kristen@mrdebtbuster.com; fosterlaw.com, kristen@mrdebtbuster.com; fosterlaw.com, kristen@mrdebtbuster.com; fosterlaw.com, kristen@mrdebtbuster.com, kristen

Donna M. Donaher

on behalf of Creditor First National Bank of Pennsylvania donaherd@fnb-corp.com

Joseph A. Dessoye

on behalf of Creditor The Bank Of New York Mellon FKA The Bank Of New York As Successor et. al. pawb@fedphe.com

Maria Miksich

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK N.A., AS INDENTURE TRUSTEE FOR THE CWABS

REVOLVING HOME EQUITY LOAN ASSET BACKED NOTES, SERI mmiksich@kmllawgroup.com

Office of the United States Trustee

ustpregion 03. pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Case 17-10401-TPA Doc 116 Filed 08/28/21 Entered 08/29/21 04:26:43 Imaged Certificate of Notice Page 5 of 5

User: aala Desc

Page 4 of 4 District/off: 0315-1 Total Noticed: 35 Date Rcvd: Aug 26, 2021 Form ID: pdf900

TOTAL: 8